

## CONSUMER CREDIT TRANSACTION

### IMPORTANT!! You Are Being Sued!! This is a Court Paper - A SUMMONS.

Don't throw it away!! Talk to a Lawyer right away. Part of your pay can be taken from you (Garnisheed) if you do not bring this to court, or see a Lawyer. Your property can be taken and your credit rating can be hurt!! You may have to pay other costs too!! If you can't pay for your own Lawyer bring these papers to this court right away. The clerk (personal appearance) will help you.

CIVIL COURT OF THE CITY OF NEW YORK - COUNTY OF BRONX

043405

LR CREDIT 13, LLC

Plaintiff,

Index No.

-AGAINST-

### SUMMONS - ORIGINAL

Plaintiff's Residence

C/O L-CREDIT, LLC 315 PARK AVE SOUTH  
NEW YORK, NY 10010

JOSE GUZMAN  
1304 BOSTON RD  
BRONX, NY 10456

Defendant(s)

The Basis of Venue is: Defendant's Residence

To the above named defendant(s):

YOU ARE HEREBY SUMMONED to appear in the CIVIL COURT OF THE CITY OF NEW YORK - COUNTY OF BRONX, at the office of the clerk of the said Court at 851 GRAND CONCOURSE in the county of BRONX, City and State of New York, within the time provided by law as noted below and to file your answer to the annexed complaint with the clerk; upon your failure to answer, judgment will be taken against you for the sum of \$8666.00 with interest on the sum of \$5809.51 from date of the filing of complaint, and the costs of this action.

Dated 5/25/2007



By: Mel S. Harris  
Mel S. Harris and Associates, LLC  
Attorneys for Plaintiff  
116 John Street Suite 1510  
New York, NY 10038  
(212)571-4900 ext. 3998

Note the law provides that:

a) If this summons served by its delivery to you personally within the City of New York, you must appear and answer within TWENTY DAYS after such service: or b) If this summons is served by it's delivery to any person other than you personally or is served outside the City of New York, or by publication, or by any other means other than personal delivery to you within the City of New York, you are allowed THIRTY DAYS after the proof of service is filed with the Clerk of this Court within which to appear and answer.

**FEE PAID**

JUN 12 2007

**CIVIL COURT  
BRONX COUNTY**

750476-1 / LRCR13 / 4225811720234690

21922/40



**TRANSACCION de CREDITO del CONSUMIDOR  
IMPORTANTE! USTED. A SIDO DEMANDADO!**

ESTE ES UN DOCUMENTO LEGAL: UNA CITACION - ORIGINAL NO LA BOTE! CONSULTE CON SU ABOGADO ENSEGUIDA! PUEDEN QUITAR PARTE DE SU SALARIO (EMBARGARLO). SI USTED. NO SE PRESENTA EN LA CORTE CON ESTA CITACION LE PUEDEN CONFISCAR SUS BIENES, (PROPIEDAD)! Y PERJUDICAR SU CREDITO! TAMBIEN ES POSIBLE QUE TENGA QUE PAGAR OTROS GASTOS LEGALES (COSTAS)! SI UD. NO TIENE DINERO PARA UN ABOGATO TRAIGA ESTOS PAPELES A LA CORTE INMEDIATAMENTE. VENGA EN PERSONA Y EL SECRETARIO DE LA CORTE LE AYUDARA.

CORTE CIVIL, DE LA CIUDAD DE NUEVA YORK CONDADO DE BRONX,

LR CREDIT 13, LLC

Demandante,

No. de Epigrafe

-against-

**CITACION**

La razon de haber designado esta Corte es:  
C/O L-CREDIT, LLC 315 PARK AVE SOUTH  
NEW YORK, NY 10010

JOSE GUZMAN

Demandado(s)

La transaccion de su creito tuvo lugar en el Condado de Residencia del Demandado

Residencia del Demandado  
1304 BOSTON RD  
BRONX, NY 10456

Al demandado(s) arriba mencionado(s): USTED ESTA CITADO a comparecer en la Corte Civil de la Ciudad de Nueva York, Condado de BRONX a la oficina del jefe Principal de dicha Corte en 851 GRAND CONCOURSE en Condado BRONX Ciudad y Estado de Nueva York, dentro del tiempo provisto por la ley segun abajo indicado y presentar su respuesta a la demanda adjunta al Jefe de la Corte; si usted no comparece a contestar se dictara sentencia contra usted por la cantidad de \$8666.00 con intereses sobre \$5809.51 de la fecha del inicio de la citacion, incluyendo los costos de esta causa.

Dated 5/25/2007



By: Mel S. Harris  
Mel S. Harris and Associates, LLC  
Attorneys for Plaintiff  
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Enviar Pagos a:

NOTA: La ley provee que:

a) Si esta citacion es entregada a usted personalmente en la Cuidad de Nueva York, usted debe comparecer y responderia dentro de VEINTE dais despues de la entrega; o b) Si esta citacion es entregada a otra persona que no fuera usted personalmente, o si fuera entregada afuera de la Cuidad de Nueva York, o por medio de publicacion, o por otros medios, que no fueran entrega personal a usted en la Cuidad de Nueva York, usted, tiene TREINTA dias para comparecer y responder la demanda, despues de haberae presentado prueba de entrega de la citacion al Jefe de este Corte.





CIVIL COURT OF THE CITY OF NEW YORK - COUNTY OF BRONX

LR CREDIT 13, LLC

PLAINTIFF(S)

Index No.

**COMPLAINT**

-AGAINST-

JOSE GUZMAN

DEFENDANT(S)

Plaintiff by its attorneys, Mel S. Harris and Associates LLC, complaining of the defendant(s) respectfully allege upon information and belief as follows:

1. Plaintiff, LR CREDIT 13, LLC a LIMITED LIABILITY COMPANY doing business within the State of NY.
2. Upon information and belief defendant(s) resides or is employed in the county in which this action is brought; or that the defendant(s) transacted business within the county in which this action is brought in person or through an agent and that the instant cause of action arose out of said transaction.
3. Upon information and belief that the defendant(s) entered into a Retail Charge Account Agreement, with FIRST USA BANK, wherein defendant agreed to pay FIRST USA BANK all amounts charged to said account by the authorized use thereof.
4. Upon information and belief the agreement containing the terms and conditions governing the use of the charge account, including terms of payment was mailed to defendant(s).
5. Plaintiff, as purchaser and assignee of the account herein, owns and retains all beneficial rights and interests therein.
6. Upon information and belief thereafter defendant incurred charges by use of the said Charge Account in the sum of \$7535.65 no part of which sum has been paid, although duly demanded.
7. Defendant(s) having defaulted in payment under the terms of the agreement has incurred thereby agreed upon reasonable attorney fees of 15.00%, to wit: \$1130.35.
8. There is now due and owing to plaintiff from defendant(s) the agreed total sum of \$8666.00 with interest on \$5809.51 from date of the filing of complaint.

WHEREFORE, Plaintiff demands judgment against the defendant(s) for the sum of \$8666.00 together with interest on \$5809.51 from date of the filing of complaint, plus the costs of this action.

Dated 5/25/2007



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Attorneys for Plaintiff  
116 John Street Suite 1510  
New York, NY 10038  
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